REMARKS/ARGUMENTS

Favorable reconsideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 1-24 are pending in the present application. Claim 1, 2, 4, 6, 9-11, 14-16, 18, 19, 21, and 22 have been amended by the current amendment in order to clarify the invention. No new matter has been added. See Figure 9 and the corresponding disclosure.

In the outstanding Office Action, Claims 1-20 were rejected under 35 U.S.C. § 112, second paragraph, as indefinite; and Claims 1-24 were rejected under 35 U.S.C. § 103(a) as unpatentable over Powers (U.S. Patent No. 5,956,691, herein "Powers") in view of Tyler et al. (U.S. Patent No. 5,523,942, herein "Tyler") and U.S. Patent No. 5,828,840 to Cowan et al.

With regard to the rejection of Claims 1-20 under 35 U.S.C. §112, second paragraph, Applicants respectfully traverse. Claims 1-20 are directed to an apparatus (system). In particular, claim 1 is directed to a system including, among other things, a plurality of terminals configured to have multiple functions. The recited functions are not method steps. Claim 9 is directed to a system including, among other things, a server. Claim 9 is intended to invoke 35 USC 112, 6th paragraph and does not recite method steps. Claim 19 has been amended to correct an antecedent basis issue. Accordingly, Applicants respectfully request the withdrawal of the rejection of Claims 1-20 under 35 U.S.C. § 112, second paragraph.

Briefly recapitulating, the present invention (Claim 1) is directed to an insurance design service providing system including, among other things, a server apparatus and a plurality of terminals. Each of the terminals is configured to download an insurance fee calculation module, a data storage calling module, and a graph drawing module from the server apparatus via an arbitrary communication network in order to provide the insurance design service in lieu of having the server perform those processes. That is, by way of non-limiting example, computation of an insurance fee can be carried out by the fee calculation

module downloaded to a terminal 40 from a web server 10 via a communication network 30. See Figure 1 of the Specification. The server apparatus is configured to output information relating to an insurance product on the basis of a condition input from any of the terminals and related clinical history stored by a clinical history database. The clinical history database provided separately and independently from the server and terminals. Consequently, a processing load of the server apparatus 10 is reduced. Further, the present invention defines a data storage calling module configured to be executed by the nodes in order to communicate with a database management module executed by the server apparatus. As a consequence of this configuration, the security of a database managed by the database management module is increased.

In contrast thereto, <u>Powers</u> describes an apparatus for dynamically displaying future values of a life insurance policy data in graphical format. However, <u>Powers</u> fails to disclose or suggest all of the limitations recited in Claim 1. Specifically, <u>Powers</u> does not disclose or suggest a plurality of terminals each configured to download an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus via the arbitrary communication network. The official action asserts that the plurality of devices/components of Figure 1 constitute nodes. Applicants have amended the claims to clarity that the nodes are terminals. Hence, reconsideration of the claims in view of <u>Powers</u> is requested.

The official action concedes that <u>Powers</u> does not expressly disclose calculating information regarding surrender values. Applicants agree. However, the official action further asserts that <u>Tyler</u> remedies this deficiency. In response, Applicants submit that <u>Tyler</u> is limited to a stand-alone computer and thus fails to address the module downloading feature of the present invention. The official action further concedes that <u>Powers</u> and <u>Tyler</u> in combination do not expressly disclose downloading an insurance fee calculation module, a

data storage calling module, and a graph drawing module from a server apparatus. Applicants agree. Applicants further point out that the independent claims as amended define that the server utilizes a clinical history database when outputting information related to an insurance policy.

Clinical history of a policy holder is private . So, if the clinical history of a user is downloaded to a terminal in conjunction with, for example, a calculation module and a graph drawing module, the clinical history will potentially leak to a third party. Therefore, according to the present invention, a clinical history database is provided separately and independently apart from the terminals and the server. Thus, leakage of the clinical history can be prevented. Further, when calculating premiums and detecting the advisability of accepting an application of the prospective insured, the clinical history will not leak by merely referring to the clinical history in the clinical history database.

None of the applied art teaches a database provided separate and independent from the terminals and the server. Thus, the present invention as defined by the amended claims would not have been obvious to a person of ordinary skill in the art.

Consequently, Powers is not believed to anticipate the subject matter defined by Claim 1 when considered alone or in combination with Tyler and Cowan. Although of differing scope and/or statutory class, it is respectfully submitted that each of the other pending Claims 2-24, as amended, also patentably define over Powers for substantially the same reasons as discussed above with regard to amended Claim 1.

As no other issues are believed to be pending in this application, the present application is believed to be in condition for formal allowance and an early and favorable action is therefore requested.

Respectfully submitted,

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